

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Melissa Youlette Brown  
 Debtor

Case No. 18-14171-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db +Melissa Youlette Brown, 937 Jackson Street, Easton, PA 18042-3335  
 tr +WILLIAM MILLER, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14126839 Aarons, 821 S 25th St, Easton, PA 18045-5376  
 14126840 Berkheimer Tax Administrator, P.O. Box 25143, Lehigh Valley, PA 18002-5143  
 14126842 +City of Easton, 123 S 3rd St, Easton, PA 18042-4727  
 14126845 +Creditech, 50 N 7th St, Bangor, PA 18013-1791  
 14126848 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610,  
 Saint Paul, MN 55101-7707)  
 14126849 +Easton Area Public Library, 515 Church St, Easton, PA 18042-3587  
 14126850 +Easton Hospital, 250 S 21st St, Easton, PA 18042-3892  
 14126851 Easton Radiology, 2100 Ferry St, Easton, PA 18042-3815  
 14126854 Everhome Mortgage, PO Box 530579, Atlanta, GA 30353-0579  
 14126855 Global Netwk, 5320 College Blvd, Shawnee Mission, KS 66211-1621  
 14126858 +MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976  
 (address filed with court: Met-Ed, PO Box 16001, Reading, PA 19612-6001)  
 14126857 Medical Data Systems I, 645 Walnut St Ste 5, Gadsden, AL 35901-4173  
 14126859 +Nazareth Music Center, 162 S Main St, Nazareth, PA 18064-2096  
 14126860 +Northampton County Prothonotary, 669 Washington Street, Easton, PA 18042-7401  
 14126862 +St. Lukes Emergency Physician Specialist, P.O. Box 5386, Bethlehem, PA 18015-0386  
 14126863 Steward Financial Svcs, 499 Old Kings Hwy, Maple Shade, NJ 08052  
 14126864 +UGI Utilities Inc, P.O. Box 15523, Wilmington, DE 19850-5523

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: patrick@armlawyers.com Jul 25 2018 02:16:27 PATRICK J. BEST, ARM Lawyers,  
 18 North 8th Street, Stroudsburg, PA 18360  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2018 02:16:41  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 25 2018 02:16:58 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Jul 25 2018 02:16:51 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14126841 E-mail/Text: banko@berkscredit.com Jul 25 2018 02:16:34 Berks Credit & Coll,  
 900 Corporate Dr, Reading, PA 19605-3340  
 14126843 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2018 02:16:41 Commonwealth Of Pennsylvania,  
 P.O. Box 280946, Department Of Revenue - Bankruptcy Dept., Harrisburg, PA 17128-0946  
 14126846 E-mail/Text: electronicbkydocs@nelnet.net Jul 25 2018 02:16:53 Dept of Ed/Nelnet,  
 Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505  
 14126847 E-mail/Text: electronicbkydocs@nelnet.net Jul 25 2018 02:16:53 Dept of Education/Nelnet,  
 121 S 13th St, Lincoln, NE 68508-1904  
 14126852 E-mail/Text: hfrantz@eswater.net Jul 25 2018 02:16:36 Easton Suburban Water Authority,  
 PO Box 3819, Easton, PA 18043-3819  
 14126853 E-mail/Text: bknotice@ercbpo.com Jul 25 2018 02:16:53 Enhanced Recovery Co L,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 14126856 EDI: IIC9.COM Jul 25 2018 06:13:00 I C System, PO Box 64378, Saint Paul, MN 55164-0378  
 14126861 EDI: NEXTEL.COM Jul 25 2018 06:13:00 Sprint, P.O. Box 4191,  
 Carol Stream, IL 60197-0000  
 14166164 E-mail/Text: bkrcy@ugi.com Jul 25 2018 02:17:09 UGI Utilities Inc, PO Box 13009,  
 Reading PA 19612  
 14164804 +E-mail/Text: electronicbkydocs@nelnet.net Jul 25 2018 02:16:53  
 US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
 Lincoln, NE 68508-1911  
 14126865 E-mail/Text: ebn@unique-mgmt.com Jul 25 2018 02:17:05 Unique National Collec,  
 119 E Maple St, Jeffersonville, IN 47130-3439

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +WILLIAM MILLER\*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
 Reading, PA 19606-2265  
 14126844\* +Commonwealth Of Pennsylvania, P.O. Box 280946, Department Of Revenue - Bankruptcy Dept.,  
 Harrisburg, PA 17128-0946

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0313-4

User: Lisa  
Form ID: 309I

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
PATRICK J. BEST on behalf of Debtor Melissa Youlette Brown patrick@armlawyers.com,  
kate@armlawyers.com;G29239@notify.cincompass.com;kate@armlawyers.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com  
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
ECF\_FRPA@Trustee13.com

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1	<b>Melissa Youlette Brown</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>18-14171-ref</b>		
	Social Security number or ITIN	<b>xxx-xx-5587</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 6/22/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Melissa Youlette Brown	
<b>2. All other names used in the last 8 years</b>	aka Sante's Southern BBQ	
<b>3. Address</b>	937 Jackson Street Easton, PA 18042	
<b>4. Debtor's attorney</b> Name and address	PATRICK J. BEST ARM Lawyers 18 North 8th Street Stroudsburg, PA 18360	Contact phone 570.424.6899 Email: <a href="mailto:patrick@armlawyers.com">patrick@armlawyers.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfemail@FredReigleCh13.com">ecfemail@FredReigleCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 7/24/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 21, 2018 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 10/20/18</b>  <b>Filing deadline: 8/31/18</b> <b>Filing deadline: 12/19/18</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$97.54 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>10/4/18 at 09:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	